

Fill in this information to identify the case:

Debtor 1 Natasha R. Pratt

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 16-18824-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: MCLP Asset Company, Inc.

Court claim no. 7
(if known):

Last 4 digits of any number
you use to identify the debtor's
account: 6236

Date of payment change: 11/01/2021
Must be at least 21 days after date of
this notice

New total payment: \$929.43
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$308.09

New escrow payment: \$338.67

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).
Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Natasha R. Pratt Case number (if known) 16-18824-amc
First Name Middle Name Last Name

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/S/ Mary Vitartas Date 09/30/2021
Signature

Print: Mary Vitartas Title Authorized Agent for Creditor
Company Padgett Law Group
Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 30th day of September, 2021.

/S/ Mary Vitartas

MARY VITARTAS
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 16-18824-amc)

Debtor

Natasha R Pratt
1437 67th Avenue
Philadelphia, PA 19126

Attorney

DAVID M. OFFEN
The Curtis Center
601 Walnut Street
Suite 160 West
Philadelphia, PA 19106

Trustee

SCOTT F. WATERMAN (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

US Trustee

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

Analysis Date: September 23, 2021

NATASHA R PRATT
 1437 67th Ave
 Philadelphia PA 19126

Property Address:
 1437 67TH AVE
 PHILADELPHIA, PA 19126

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Nov01, 2021	Prior Esc Pmt	December 01, 2020	Escrow Balance Calculation	
P & I Pmt:	\$590.76	\$590.76			P & I Pmt:	\$590.76	Due Date:	July 01, 2021
Escrow Pmt:	\$308.09	\$338.67			Escrow Pmt:	\$308.09	Escrow Balance:	\$1,097.50
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,232.36
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$898.85	\$929.43			Total Payment	\$898.85	Anticipated Escrow Balance:	\$2,329.86

Shortage/Overage Information		Effective Nov01, 2021
Upcoming Total Annual Bills		\$3,845.35
Required Cushion		\$640.89
Required Starting Balance		\$3,204.44
Escrow Shortage		-\$874.58

Cushion Calculation:		Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 640.89. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 640.89 or 1/6 of the anticipated payment from the account.	
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This is a statement of actual activity in your escrow account from Dec2020 to Oct 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	3,295.53	2,476.64
Dec 2020	299.60	309.58			*	3,595.13	2,786.22
Dec 2020				2,125.00	* Hazard	3,595.13	661.22
Jan 2021	299.60	308.09	1,892.00		* Hazard	2,002.73	969.31
Feb 2021	299.60	308.09	1,703.14	1,720.35	* City Tax	599.19	(442.95)
Mar 2021	299.60				*	898.79	(442.95)
Apr 2021	299.60	308.09			*	1,198.39	(134.86)
May 2021	299.60	308.09			*	1,497.99	173.23
Jun 2021	299.60	307.84			*	1,797.59	481.07
Jul 2021	299.60	308.09			*	2,097.19	789.16
Aug 2021	299.60	0.25			*	2,396.79	789.41
Sep 2021	299.60	308.09			*	2,696.39	1,097.50
Oct 2021	299.60				*	2,995.99	1,097.50
					Anticipated Transactions	2,995.99	1,097.50
Oct 2021		1,232.36 ^P					2,329.86
	\$3,295.60	\$3,698.57	\$3,595.14	\$3,845.35			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: September 23, 2021

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Nov 2021	320.45		Starting Balance	2,329.86	3,204.44
Dec 2021	320.45			2,650.31	3,524.89
Jan 2022	320.45	2,125.00	Hazard	2,970.76	3,845.34
Feb 2022	320.45	1,720.35	City Tax	1,166.21	2,040.79
Mar 2022	320.45			(233.69)	640.89
Apr 2022	320.45			86.76	961.34
May 2022	320.45			407.21	1,281.79
Jun 2022	320.45			727.66	1,602.24
Jul 2022	320.45			1,048.11	1,922.69
Aug 2022	320.45			1,368.56	2,243.14
Sep 2022	320.45			1,689.01	2,563.59
Oct 2022	320.45			2,009.46	2,884.04
	<u>3,845.40</u>	<u>3,845.35</u>		2,329.91	3,204.49

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,329.86. Your starting balance (escrow balance required) according to this analysis should be \$3,204.44. This means you have a shortage of 874.58. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months. We anticipate the total of your coming year bills to be 3,845.35. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$320.45
Surplus Reduction:	\$0.00
Shortage Installment:	\$18.22
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$338.67

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$911.21 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826



Detach Here

Shellpoint
Mortgage Servicing
Shellpoint Mortgage Servicing
PO Box 10826

Greenville, SC 29603 0826
(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Full Shortage Amount: \$874.58

Payment Amount: \$ _____

Your escrow shortage has been spread over 48 months, resulting in an additional increase in your monthly payment in the amount of 18.22.

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit www.ShellpointMtg.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left